

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Robert Dmitrovic
Danielle Nicole Beshore
Debtors

Case No. 17-02192-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 03, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Joseph Robert Dmitrovic, 3650 Salt Marsh Circle, Melbourne, FL 32904-8224 |
| jdb | #+ Danielle Nicole Beshore, 3650 Salt Marsh Circle, Melbourne, FL 32904-8224 |
| 4938137 | ++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, LLC. on behalf of USAF Inc, Attn: Bankruptcy Litigation Unit E3149, po box 9430, wilkes-barre, PA 18773-9430 |
| 4926174 | + Albright Col, c/o Eastern Revenue, Inc., 601 Dresher Rd Ste 301, Horsham, PA 19044-2238 |
| 4926177 | + Andrew E. Callahan, Esquire, 16 Matlack Lane, Villanova, PA 19085-1120 |
| 4935442 | + MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854 |
| 4926173 | PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431 |
| 4926197 | + Penn Waste, Inc., PO Box 3066, York, PA 17402-0066 |
| 4926202 | + Ream, Carr, Markey & Woloshin, LLP, John N. Elliott, Esquire, 119 East Market Street, York, PA 17401-1221 |
| 4926205 | + Sprint, PO Box 9004, Renton, WA 98057-9004 |
| 4926206 | + Suez Water Pennsylvania, PO Box 371804, Pittsburgh, PA 15250-7804 |
| 4935443 | + TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/Text: EDBKNotices@ecmc.org | Jan 03 2024 18:42:00 | US Department of Education, PO Box 16448, St. Paul, MN 55116-0448 |
| 4926176 | Email/Text: ebnbankruptcy@ahm.honda.com | Jan 03 2024 18:43:00 | American Honda Finance, PO Box 168088, Irving, TX 75016 |
| 4929460 | Email/Text: ebnbankruptcy@ahm.honda.com | Jan 03 2024 18:43:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 5064686 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Jan 03 2024 18:42:00 | United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961 |
| 4926175 | ^ MEBN | Jan 03 2024 18:39:26 | American Coradius International, 2420 Sweet Home Road, Suite 150, Buffalo, NY 14228-2244 |
| 4926178 | + Email/Text: Bankruptcy@BAMcollections.com | Jan 03 2024 18:43:00 | Bureau of Accout Managment, PO Box 8875, Camp Hill, PA 17001-8875 |
| 4926179 | + EDI: CAPITALONE.COM | Jan 03 2024 23:42:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 4940396 | EDI: CAPITALONE.COM | Jan 03 2024 23:42:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 4950464 | Email/PDF: bncnotices@becket-lee.com | Jan 03 2024 19:02:21 | Capital One, N.A., c/o Becket and Lee LLP, PO |

| | | | |
|---------|--|----------------------|--|
| | | | Box 3001, Malvern PA 19355-0701 |
| 4926180 | + EDI: LCIICSYSTEM | Jan 03 2024 23:42:00 | Cardio Care, LLC, c/o IC Sytems, Inc., 444 Highway 96 East, St Paul, MN 55127-2557 |
| 4926183 | + Email/Text: bankruptcydpt@mcmcg.com | Jan 03 2024 18:43:00 | CitiBank, N.A., c/o Midland Funding, PO Box 939069, San Diego, CA 92193-9069 |
| 4926184 | + Email/Text: bankruptcy@sw-credit.com | Jan 03 2024 18:43:00 | Comcast, c/o Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958 |
| 4926185 | + Email/Text: electronicbkydocs@nelnet.net | Jan 03 2024 18:43:00 | Dept Of Ed/582/Nelnet, Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505 |
| 4926186 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Jan 03 2024 18:42:00 | First National Bank, 4140 East State Street, Hermitage, PA 16148-3401 |
| 4926187 | + Email/Text: EBN_IndianapolisIMC@receivemorermp.com | Jan 03 2024 18:43:00 | Harrisburg Gast, c/o Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329 |
| 4926172 | EDI: IRS.COM | Jan 03 2024 23:42:00 | Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346 |
| 4926181 | EDI: JPMORGANCHASE | Jan 03 2024 23:42:00 | Chase Card, Attn Correspondence Dept, PO Box 15298, Wilmington, DE 19850 |
| 4926188 | ^ MEBN | Jan 03 2024 18:39:30 | KML Law Group PC, Attn: Rebecca A. Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 4926189 | + Email/Text: PBNCNotifications@peritusservices.com | Jan 03 2024 18:42:00 | Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043 |
| 4926191 | Email/Text: camanagement@mtb.com | Jan 03 2024 18:43:00 | M & T Bank, Attn: Bankruptcy, 1100 Wehrle Drive, 2nd Floor, Williamsville, NY 14221 |
| 4926192 | Email/Text: camanagement@mtb.com | Jan 03 2024 18:43:00 | M & T Bank, PO Box 767, Buffalo, NY 14240 |
| 4926190 | Email/Text: camanagement@mtb.com | Jan 03 2024 18:43:00 | M & T Bank, PO Box 844, Buffalo, NY 14240 |
| 4942627 | Email/Text: camanagement@mtb.com | Jan 03 2024 18:43:00 | M&T Bank, P.O. Box 1288, Buffalo, NY 14240 |
| 4953239 | + Email/Text: camanagement@mtb.com | Jan 03 2024 18:43:00 | M&T Bank, PO Box 1508, Buffalo, NY 14240-1508 |
| 4969036 | + Email/Text: bankruptcydpt@mcmcg.com | Jan 03 2024 18:43:00 | Midland Funding LLC, Midland Credit Mgmt.,Inc. as agent for, Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011 |
| 4926193 | + EDI: NAVIENTFKASMSERV.COM | Jan 03 2024 23:42:00 | Navient, Attn: Bankruptcy, PO Box 9500, Wilkes-Barre, PA 18773-9500 |
| 4926195 | Email/Text: bankruptcies@penncredit.com | Jan 03 2024 18:43:00 | Penn Credit, PO Box 988, Harrisburg, PA 17108 |
| 4926200 | ^ MEBN | Jan 03 2024 18:39:32 | PPL, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139 |
| 4958693 | ^ MEBN | Jan 03 2024 18:39:39 | PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392 |
| 4926194 | Email/Text: joey@rmscollect.com | Jan 03 2024 18:43:00 | Patient First, c/o Receivable Management, Inc., 7206 Hull Road Suite 211, Richmond, VA 23235 |
| 4926196 | + Email/Text: Bankruptcy@BAMcollections.com | Jan 03 2024 18:43:00 | Penn State Hershey Medical Center, c/o Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875 |
| 4926198 | + Email/Text: Bankruptcy@BAMcollections.com | Jan 03 2024 18:43:00 | Pinnacle Health Emergency, C/O Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875 |
| 4926199 | + Email/Text: Bankruptcy@BAMcollections.com | Jan 03 2024 18:43:00 | Pinnacle Health Emergency, c/o Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6943 |

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| 4926201 | + EDI: LCIICSYSTEM | Jan 03 2024 23:42:00 | Psychiatric Institute of Washi, c/o IC Systems, Inc., 444 Highway 96 East, St Paul, MN 55127-2557 |
| 4926204 | EDI: AISSPRINT | Jan 03 2024 23:42:00 | Sprint, PO Box 629023, El Dorado Hills, CA 95762 |
| 4929119 | + Email/Text: electronicbkydocs@nelnet.net | Jan 03 2024 18:43:00 | U.S. Department of Education c/o Nelnet, US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911 |
| 4989828 | Email/Text: EDBKNotices@ecmc.org | Jan 03 2024 18:42:00 | US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448 |
| 4950879 | EDI: AIS.COM | Jan 03 2024 23:42:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 4926208 | + EDI: VERIZONCOMB.COM | Jan 03 2024 23:42:00 | Verizon, 500 Technolgy Drive, Suite 500, Weldon Springs, MO 63304-2225 |
| 4926207 | ^ MEBN | Jan 03 2024 18:39:21 | Verizon, c/o Debt Recovery Solution, 6800 Jericho Turnpike, Suite 113e, Syosset, NY 11791-4401 |
| TOTAL: 40 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 4926182 | | Chase Card Services, removed per entry #20 |
| 4926203 | | Revenue Collect, NO NEW ADDRESS FOUND PER ENTRY #29 |

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Gary J Imblum | on behalf of Debtor 2 Danielle Nicole Beshore gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com |
| Gary J Imblum | on behalf of Debtor 1 Joseph Robert Dmitrovic gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |

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James Warmbrodt
on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Joseph Robert Dmitrovic

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7863

EIN --

Debtor 2

Danielle Nicole Beshore

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9455

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02192-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Joseph Robert Dmitrovic
aka Joey R. DmitrovicDanielle Nicole Beshore
aka Danielle Dmitrovic**By the
court:**1/3/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.